IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/219,267

Customer No.: 22927

Attorney Docket No.: 98-109

Date Filed: June 13, 2008

Title: METHOD AND APPARATUS FOR FACILITATING

ELECTRONIC COMMERCE THROUGH PROVIDING

CROSS-BENEFITS DURING A TRANSACTION

Applicants: Walker et al.

Group Art Unit: 1796

Examiner: NGUYEN, Tri V.

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RESPONSE and AMENDMENT

to the Final Office Action mailed June 13, 2008

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Examiner:

In response to the Final Office Action mailed <u>June 13, 2008</u> (Paper No. / Mail Date <u>20080528</u>), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.